

# UNITED STATES BANKRUPTCY COURT DISTRICT OF HAWAII

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/14/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Clodualdo Sunio Piros  
137 Leoleo Street  
Lahaina, HI 96761

Elva Cabrera Piros  
137 Leoleo Street  
Lahaina, HI 96761

Case Number:  
10-01450

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-0526  
xxx-xx-3172

Attorney for Debtor(s) (name and address):

Ramon J. Ferrer  
Law Office of Ramon J. Ferrer  
115 E. Lipoa Street, Ste. 106  
Kihei, HI 96753  
Telephone number: 808.891.1414

Bankruptcy Trustee (name and address):

Dane S. Field  
P.O. Box 4198  
Honolulu, HI 96812  
Telephone number: 808.232.8788

### Meeting of Creditors

Date: **June 25, 2010**

Time: **02:30 PM**

Location: **J. Walter Cameron Center, 95 Mahalani Street, Wailuku, HI**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/24/10**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

1132 Bishop Street  
Suite 250  
Honolulu, HI 96813  
Telephone number: (808) 522-8100

#### For the Court:

Clerk of the Bankruptcy Court:  
Michael B. Dowling

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: 5/14/10

## EXPLANATIONS

B9A (Official Form 9A) (12/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	<p>The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.</p> <p>A statement asserting that the debtor is ineligible to receive a discharge because 11 U.S.C. § 522(q)(1) may be applicable must be filed not later than the deadline to file a complaint objecting to discharge.</p>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# CERTIFICATE OF NOTICE

District/off: 0975-1  
Case: 10-01450

User: lisa  
Form ID: b9a

Page 1 of 1  
Total Noticed: 22

Date Rcvd: May 17, 2010

The following entities were noticed by first class mail on May 19, 2010.

db/jdb +Clodualdo Sunio Piros, Elva Cabrera Piros, 137 Leoleo Street, Lahaina, HI 96761-1171  
aty +Ramon J. Ferrer, Law Office of Ramon J. Ferrer, 115 E. Lipoa Street, Ste. 106,  
Kihei, HI 96753-8182  
1014510 +Beneficial/Household Finance Compan, PO Box 3425, Buffalo, NY 14240-3425  
1014511 +Central Mortgage Company, 801 John Barrow Rd., Ste. 1, Little Rock, AR 72205-6511  
1014512 +Central Pacific Bank, PO Box 135010, Honolulu, HI 96801-5010  
1014514 +Citifinancial, 2580 Kekaa St., Ste 108, Lahaina, HI 96761-2908  
1014516 +EMC Mortgage, PO Box 293150, Lewisville, TX 75029-3150  
1014519 +Hawaii USA Federal Credit Union, 1226 College Walk, Honolulu, HI 96817-3995  
1014520 +Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
1014523 +Kimber C. Lomongot, 137 Leoleo Street, Lahaina, HI 96761-1171  
1014525 +West Maui Community FCU, PO Box 937, Lahaina, HI 96767-0937

The following entities were noticed by electronic transmission on May 17, 2010.

tr +EDI: QDSFIELD.COM May 17 2010 20:58:00 Dane S. Field, P.O. Box 4198,  
Honolulu, HI 96812-4198  
1014507 +EDI: AMEREXPR.COM May 17 2010 20:58:00 American Express, PO Box 981537,  
El Paso, TX 79998-1537  
1014508 +EDI: BANKAMER2.COM May 17 2010 20:58:00 Bank of America, PO Box 17054,  
Wilmington, DE 19850-7054  
1014509 +E-mail/PDF: ebknotice@boh.com May 18 2010 01:09:41 Bank of Hawaii, PO Box 2715,  
Honolulu, HI 96803-2715  
1014513 +EDI: CHASE.COM May 17 2010 20:58:00 Chase Bank USA, 800 Brooksedge Blvd.,  
Westerville, OH 43081-2822  
1014515 EDI: DISCOVER.COM May 17 2010 20:58:00 Discover Financial Services, PO Box 15316,  
Wilmington, DE 19850  
1014517 +EDI: RMSC.COM May 17 2010 20:58:00 GE Money Bank/Chevron, PO Box 981432,  
El Paso, TX 79998-1432  
1014518 +EDI: RMSC.COM May 17 2010 20:58:00 GE Money Bank/Lowes, PO Box 981064,  
El Paso, TX 79998-1064  
1014521 +EDI: HFC.COM May 17 2010 20:58:00 HSBC Bank, 1441 Achilling Pl., Salinas, CA 93901-4543  
1014522 +E-mail/Text: ebnsterling@weltman.com Kay Jewelers, 375 Ghent Rd.,  
Akron, OH 44333-4600  
1014524 EDI: AISTMBL.COM May 17 2010 20:58:00 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596  
TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2010

Signature:

